

**Certificate of Notice Page 1 of 4**  
 United States Bankruptcy Court  
 Eastern District of Pennsylvania

In re:  
 Joseph Carapellucci  
 Debtor

Case No. 20-11838-elf  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0313-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 40

Date Rcvd: Jul 24, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 26, 2020.

db  
 14489386 +Joseph Carapellucci, 1129 Dodgson Rd, West Chester, PA 19382-7245  
 14489396 +Aqua, 762 W Lancaster Avenue, Bryn Mawr, PA 19010-3489  
 14489392 CITICARDS CBNA, 5800 South Corp Place, Sioux Falls, SD 57108  
 14489393 +Chester Co Hospital, POB 824406, Philadelphia, PA 19182-4406  
 14489394 +Chester County Earned Income Tax, POB 499, Irwin, PA 15642-0499  
 14489394 +Christopher J Carapellucci, 428 Wrigley Blvd, Cochranville, PA 19330-9410  
 14489399 +Emergency Care Specialists, POB 667, Toms River, NJ 08754-0667  
 14489400 Gateway medical Assoc, pob329, Exton, PA 19341  
 14489404 +LOANCARE SERVICING CENTER INC, 3637 SENTARA WAY, Virginia Beach, VA 23452-4262  
 14489403 +Linda M Carapellucci, 315 Donald Crc, Forest Hill, MD 21050-1304  
 14489406 +Midland Credit Management, P.O. Box 301030, Los Angeles, CA 90030-1030  
 14489407 +Midland Credit Management, 4909 Savarese Circle, Tampa, FL 33634-2413  
 14489410 +New Rez, POB 8068, Virginia Beach, VA 23450-8068  
 14489412 +Penn Medicine, POB 824406, Philadelphia, PA 19182-4406  
 14489413 +Penn Medicine Physicians, POB 824406, Philadelphia, PA 19182-4406  
 14489414 +Portnoff Law Assoc, 2700 Horizon Dr, Ste 100, King Of Prussia, PA 19406-2726  
 14489416 Rackspace, POB 730759, Mineola, TX 75773  
 14489418 Santander Bank, P O BOX 961211, Terrell, TX 75161  
 14489420 Westtown Twp, 1039 Wilmington Pike, Westtown, PA 19395  
 14489415 +pro co, pob 2462, Aston, PA 19014-0462

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: megan.harper@phila.gov Jul 25 2020 04:03:28 City of Philadelphia,  
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,  
 Philadelphia, PA 19102-1595  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 25 2020 04:03:11  
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,  
 Harrisburg, PA 17128-0946  
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Jul 25 2020 04:03:22 U.S. Attorney Office,  
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404  
 14489385 +EDI: AMEREXPR.COM Jul 25 2020 07:53:00 AMERICAN EXPRESS, P.O. BOX 981537,  
 El Paso, TX 79998-1537  
 14489388 +E-mail/Text: bankruptcy@bbandt.com Jul 25 2020 04:02:49 BRANCH B&T, 223 WEST NASH ST,  
 Wilson, NC 27893-3801  
 14489387 +EDI: BANKAMER2.COM Jul 25 2020 07:53:00 Bank of America, 100 North Tryon Street,  
 Charlotte, NC 28255-0001  
 14489395 +EDI: CITICORP.COM Jul 25 2020 07:53:00 CITICARDS CBNA, POB 6004,  
 Sioux Falls, SD 57117-6004  
 14489397 E-mail/Text: Bankruptcy.RI@Citizensbank.com Jul 25 2020 04:02:44 Citizens Bank,  
 One Citizens Plaza, Providence, RI 02903  
 14489389 +EDI: CAPITALONE.COM Jul 25 2020 07:53:00 Capital One, POB 30281,  
 Salt Lake City, UT 84130-0281  
 14489390 +E-mail/Text: kellyp@ccpdocs.com Jul 25 2020 04:03:32 Cardiology Consultants of Phila,  
 207 N Broad St, 3rd Fl, Philadelphia, PA 19107-1500  
 14489391 +E-mail/Text: bankruptcy@cavps.com Jul 25 2020 04:03:20 Cavalry Portfolio Svcs,  
 500 SUMMIT LAKE DRSTE 4A, Valhalla, NY 10595-2323  
 14489401 +EDI: IRS.COM Jul 25 2020 07:53:00 Internal Revenue Service, P.O. Box 7346,  
 Philadelphia, PA 19101-7346  
 14489402 +E-mail/Text: key\_bankruptcy\_ebnc@keybank.com Jul 25 2020 04:03:18 KEYBANK,  
 4910 TIEDEMAN RD, Cleveland, OH 44144-2338  
 14489405 +E-mail/Text: bknotices@mbandw.com Jul 25 2020 04:03:20 McCarthy Burgess Wolfe,  
 26000 Cannon Rd, Bedford, OH 44146-1807  
 14489409 +EDI: MID8.COM Jul 25 2020 07:53:00 Midland Credit Management, 8875 Aero Dr, Suite 200,  
 San Diego, CA 92123-2255  
 14489408 +EDI: MID8.COM Jul 25 2020 07:53:00 Midland Credit Management, P.O. Box 939069,  
 San Diego, CA 92193-9069  
 14489411 +E-mail/Text: bankruptcygroup@peco-energy.com Jul 25 2020 04:02:50 PECO Energy Company,  
 Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380  
 14489417 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jul 25 2020 04:08:53 Regional Acceptance,  
 1424 E FIRE TOWER RD, Greenville, NC 27858-4105  
 14489419 +EDI: WFFC.COM Jul 25 2020 07:53:00 WELLS FARGO CARD SERVICE, CREDIT BUREAU RESOLUTIONP,  
 BOX 14517, Des Moines, IA 50306-3517  
 14489398 +EDI: CONVERGENT.COM Jul 25 2020 07:53:00 convergent Outsourcing,  
 800 SW 39th Street, Suite 100, Renton, WA 98057-4927

TOTAL: 20

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

14489421 Westtown Twp

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0313-2

User: admin  
Form ID: 318

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 26, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 23, 2020 at the address(es) listed below:

CHRISTINE C. SHUBERT christine.shubert@comcast.net, J100@ecfcbis.com  
CHRISTINE C. SHUBERT on behalf of Trustee CHRISTINE C. SHUBERT christine.shubert@comcast.net,  
J100@ecfcbis.com  
LAWRENCE S. RUBIN on behalf of Debtor Joseph Carapellucci echo@pennlawyer.com,  
foxtrot@pennlawyer.com  
MARIO J. HANYON on behalf of Creditor LOANCARE, LLC paeb@fedphe.com  
United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

**Information to identify the case:**

Debtor 1 **Joseph Carapellucci**

Social Security number or ITIN **xxx-xx-1126**

First Name Middle Name Last Name

EIN --\_-----

Debtor 2

Social Security number or ITIN -----

(Spouse, if filing)

First Name Middle Name Last Name

EIN --\_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **20-11838-elf**

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Joseph Carapellucci  
dba Josphe D Carpellucci In, dba Project by  
Web, Inc

7/23/20

**By the court:** Eric L. Frank  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**